



Budgeting Worksheet

Monthly Income (Net / Take Home Pay)			
Income from wages	\$	Other income:	\$
Income from government benefits	\$	Other income:	\$
Total Monthly Income			\$
Monthly Expenses			
Basic Needs / Housing		Family	
Groceries	\$	Child support, alimony, etc.	\$
Rent or mortgage	\$	Daycare and babysitting	\$
Home insurance and taxes	\$	Activities and lessons	\$
Gas and/or electric	\$	Other:	\$
Water	\$	Personal and Health	
Trash	\$	Clothing	\$
Phone	\$	Haircuts and toiletries	\$
TV and/or internet	\$	Doctor and dentist	\$
Other:	\$	Gym and sports club dues	\$
Savings		Medication	\$
Savings	\$	Other:	\$
Emergency fund savings	\$	Education	
Transportation		Tuition	\$
Car payment	\$	Books and supplies	\$
Car insurance and taxes	\$	Entertainment	
Car maintenance	\$	Books, magazines, etc.	\$
Gas	\$	Movies, music, games, etc.	\$
Public transit, parking, etc.	\$	Restaurants, bars, coffee, etc.	\$
Other:	\$	Other:	\$
Debt Repayment		Miscellaneous	
Other loan payments	\$	Charities and donations	\$
Credit card payments	\$	Other:	\$
Total Monthly Expenses			\$
Monthly Spendable Income = Total Income (yellow box) – Total Expenses (blue box)			
			\$